

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRENDA L. RICHMOND

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-20824

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/02/2019 and confirmed on 4/9/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	62,387.40
Less Refunds to Debtor	0.00
TOTAL AMOUNT OF PLAN FUND	62,387.40

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	3,500.00
Trustee Fee	2,819.36
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	6,319.36

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 1972	0.00	39,192.29	0.00	39,192.29
	NATIONSTAR MORTGAGE LLC(*) Acct: 1972	13,804.02	13,804.02	0.00	13,804.02
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 120A	29.93	29.93	34.74	64.67
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 120A	0.00	0.00	0.00	0.00
	CITY & SCHOOL DIST OF PITTSBURGH (R Acct: 120A	0.00	0.00	0.00	0.00
	CITY & SCHOOL DIST OF PITTSBURGH (R Acct: 120A	0.00	0.00	0.00	0.00
					53,060.98

Priority					
	MATTHEW M BRENNAN ESQ Acct:	0.00	0.00	0.00	0.00
	BRENDA L. RICHMOND Acct:	0.00	0.00	0.00	0.00
	MATTHEW M BRENNAN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct: 6281	0.00	1,625.48	0.00	1,625.48
	PEOPLES NATURAL GAS CO LLC* Acct: 6281	0.00	0.00	0.00	0.00
					1,625.48

Unsecured					
	DUQUESNE LIGHT COMPANY(*) Acct: 2953	2,364.88	34.39	0.00	34.39
	FAST LOANS AT DOLLAR SMART Acct: 0813	279.47	4.06	0.00	4.06
	ACCEPTANCE NOW Acct: 0380	0.00	0.00	0.00	0.00
	AES/PHEAA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 157O				
DR LEONARDS		0.00	0.00	0.00	0.00
	Acct: 6A4A				
QUANTUM3 GROUP LLC AGNT - SADINO I		1,556.79	22.64	0.00	22.64
	Acct: 6659				
FIRST PREMIER BANK		0.00	0.00	0.00	0.00
	Acct: 5470				
GINNYS		0.00	0.00	0.00	0.00
	Acct: 163O				
MIDNIGHT VELVET		0.00	0.00	0.00	0.00
	Acct: 129O				
MONROE AND MAIN		0.00	0.00	0.00	0.00
	Acct: 111O				
NORTHWEST BANK FKA NORTHWEST SA		2,912.48	42.35	0.00	42.35
	Acct: 7652				
ATLAS ACQUISITIONS LLC - AS ASSIGNEE		848.30	12.33	0.00	12.33
	Acct: WQ8H				
FEDERAL PACIFIC CREDIT CO		863.24	12.55	0.00	12.55
	Acct: 0470				
FEDERAL PACIFIC CREDIT CO		787.72	11.45	0.00	11.45
	Acct: 0469				
VANCE AND HUFFMAN LLC		0.00	0.00	0.00	0.00
	Acct: 4998				
VANCE AND HUFFMAN LLC		0.00	0.00	0.00	0.00
	Acct: 4997				
VERIZON BY AMERICAN INFOSOURCE AS		1,063.18	15.46	0.00	15.46
	Acct: 0001				
VERIZON BY AMERICAN INFOSOURCE AS		808.57	11.76	0.00	11.76
	Acct: 0001				
WESTLAKE FINANCIAL SERVICES(*)		5,639.54	82.00	0.00	82.00
	Acct: 7922				
HUNTINGTON NATIONAL BANK(*)		421.10	6.12	0.00	6.12
	Acct: 3252				
PARK BUILDING LTD		75,881.85	1,103.32	0.00	1,103.32
	Acct: 8129				
T MOBILE/T-MOBILE USA INC BY AMERIC/		980.88	14.26	0.00	14.26
	Acct: 3345				
PEOPLES NATURAL GAS CO LLC*		611.44	8.89	0.00	8.89
	Acct: 2750				
LVNV FUNDING LLC		0.00	0.00	0.00	0.00
	Acct: 3958				
PYOD LLC		0.00	0.00	0.00	0.00
	Acct: 1402				
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
	Acct:				
TYRON COLE		0.00	0.00	0.00	0.00
	Acct:				
					1,381.58
TOTAL PAID TO CREDITORS					56,068.04

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	13,833.95
UNSECURED	95,019.44

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

IN RE:
BRENDA L. RICHMOND

Debtor(s)
Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-20824

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brenda L. Richmond
Debtor

Case No. 19-20824-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Brenda L. Richmond, 1204 Robina Drive, Pittsburgh, PA 15221-1355
15004179	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15049985	+ Fast Loans (at Dollar Smart), c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15004190	+ Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
15004191	+ Tyron R. Cole, 1204 Robina Drive, Pittsburgh, PA 15221-1355

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	City and School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:19:09	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
cr	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15004181	+ Email/Text: bncnotifications@pheaa.org	Jun 28 2023 00:52:00	AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
15042546	Email/Text: bnc@atlasacq.com	Jun 28 2023 00:52:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15004180	+ Email/Text: bankruptcy@rentacenter.com	Jun 28 2023 00:53:00	Acceptance Now, Attn: Acceptancenow Customer Service / B, 5501 Headquarters Dr, Plano, TX 75024-6191
15004182	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 28 2023 00:51:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15051683	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 28 2023 00:51:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15040233	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	City of Pittsburgh/School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15301469	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 28 2023 00:52:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL

District/off: 0315-2

User: auto

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15463826	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	33146-1839 County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15040231	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15004183	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:51:00	Dr Leonard's/Carol Wright Gifts, Po Box 7823, Edison, NJ 08818-7823
15049996	+ Email/Text: kburkley@bernsteinlaw.com	Jun 28 2023 00:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15059962	^ MEBN	Jun 28 2023 00:52:47	FEDERAL PACIFIC CREDIT CO, PO BOX 27198, SALT LAKE CITY, UT 84127-0198
15004185	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 28 2023 01:07:02	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15004186	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Ginny/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025
15004184	Email/Text: bnc-bluestem@quantum3group.com	Jun 28 2023 00:53:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15027449	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:19:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15004187	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15004188	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
15507232	Email/Text: nsm_bk_notices@mrc cooper.com	Jun 28 2023 00:52:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15004189	+ Email/Text: angela.abreu@northwest.com	Jun 28 2023 00:51:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15048514	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:07:25	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15016441	+ Email/Text: ebnpeoples@grblaw.com	Jun 28 2023 00:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15074250	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15046562	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15011719	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2023 01:46:51	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15009457	+ Email/Text: bankruptcy@huntington.com	Jun 28 2023 00:53:00	The Huntington National Bank, 3 Cascade Plaza CAS056, Akron, OH 44308-1124
15004192	+ Email/Text: webadmin@vhllc.co	Jun 28 2023 00:53:00	Vance & Huffman Llc, Attn: Bankruptcy, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577
15004193	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15041092	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2023 01:06:55	Verizon, by American InfoSource as agent, PO

District/off: 0315-2

User: auto

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15004194	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Box 4457, Houston, TX 77210-4457
15004195	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jun 28 2023 00:53:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
15032464	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jun 28 2023 00:53:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
			Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing LLC f/k/a Bayview Loan Se
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
15009098		Park Building, LRD, c/o Weltman, Weinberg, and Rei
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmllawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

District/off: 0315-2

User: auto

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Lorraine Gazzara Doyle

on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com logsecf@logs.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC mmiksich@kmllawgroup.com

Matthew M. Brennan

on behalf of Debtor Brenda L. Richmond attorneymatthewbrennan@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 12